

<i>SERFF Tracking Number:</i>	<i>PERR-125749045</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>FIRAR00098CGR01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Fire Loss Assessment</i>		
<i>Project Name/Number:</i>	<i>FIRAR00098CGR01/FIRAR00098CGR01</i>		

Filing at a Glance

Companies: United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property And Casualty Insurance Company

Product Name: Fire Loss Assessment	SERFF Tr Num: PERR-125749045	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: #? \$50
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: FIRAR00098CGR01	State Status: Fees not received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington
	Author: Laura Jennette	Disposition Date: 08/01/2008
	Date Submitted: 07/30/2008	Disposition Status: Filed
Effective Date Requested (New): 10/01/2008		Effective Date (New): 10/01/2008
Effective Date Requested (Renewal): 10/01/2008		Effective Date (Renewal): 10/01/2008

State Filing Description:

General Information

Project Name: FIRAR00098CGR01	Status of Filing in Domicile: Pending
Project Number: FIRAR00098CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/01/2008	
State Status Changed: 07/31/2008	Deemer Date:
Corresponding Filing Tracking Number: FIRAR00098CGF01	
Filing Description:	

On behalf of the USAA Group ("the Company"), we are introducing Rule 506, which changes the Fire Loss Assessment amount included with the Dwelling Fire policy to \$10,000. No other limit will be available except to those who already have higher limits. Policies issued prior to this change that included limits higher than \$10,000 may retain higher limits for an additional premium.

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Please note that the insertion of this rule required subsequent pages within the manual to be reformatted. Therefore, we are filing all pages affected by the rule addition, although no actual changes have been made to any other rules. We have also updated the footers to reflect the USAA Group.

The corresponding form revision is being filed simultaneously under separate cover.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the rules contained in this filing. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

We respectfully request that this filing be implemented on October 1, 2008 for new and renewal business.

Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Laura Jennette, State Filings Analyst	doi@perrknight.com
881 Alma Real Drive Suite 205	(310) 230-9339 [Phone]
Pacific Palisades, CA 90272	

Filing Company Information

United Services Automobile Association	CoCode: 25941	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type:
San Antonio, TX 78284	Group Name: USAA Group	State ID Number:
(210) 498-5040 ext. [Phone]	FEIN Number: 74-0959140	

USAA Casualty Insurance Company	CoCode: 25968	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type:
San Antonio, TX 78284	Group Name: USAA Group	State ID Number:

SERFF Tracking Number: PERR-125749045 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: #? \$50
Company Tracking Number: FIRAR00098CGR01
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Fire Loss Assessment
Project Name/Number: FIRAR00098CGR01/FIRAR00098CGR01

(210) 498-5040 ext. [Phone] FEIN Number: 59-3019540

USAA General Indemnity Company CoCode: 18600 State of Domicile: Texas
9800 Fredericksburg Road Group Code: 200 Company Type:
San Antonio, TX 78284 Group Name: USAA Group State ID Number:
(210) 498-5040 ext. [Phone] FEIN Number: 74-1718283

Garrison Property And Casualty Insurance CoCode: 21253 State of Domicile: Texas
Company
9800 Fredericksburg Road Group Code: 200 Company Type:
San Antonio, TX 78284 Group Name: USAA Group State ID Number:
(210) 498-5040 ext. [Phone] FEIN Number: 43-1803614

SERFF Tracking Number: PERR-125749045 State: Arkansas
 First Filing Company: United Services Automobile Association, ... State Tracking Number: #? \$50
 Company Tracking Number: FIRAR00098CGR01
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Services Automobile Association	\$0.00	07/30/2008	
USAA Casualty Insurance Company	\$0.00	07/30/2008	
USAA General Indemnity Company	\$0.00	07/30/2008	
Garrison Property And Casualty Insurance Company	\$0.00	07/30/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
103367	\$50.00	07/29/2008

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Product Name:	Fire Loss Assessment		
Project Name/Number:	FIRAR00098CGR01/FIRAR00098CGR01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08/01/2008	08/01/2008

<i>SERFF Tracking Number:</i>	<i>PERR-125749045</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 08/01/2008
Effective Date (New): 10/01/2008
Effective Date (Renewal): 10/01/2008
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Letter of Authorization	Filed	Yes
Rate	Dwelling Policy Program Manual	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Dwelling Policy Program Manual	DP-E-3.1, DP-E- Replacement 4, DP-E-5		AR Exception Pages-PK.pdf

ARKANSAS
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

505. BUILDING ITEMS

Condo Unit-owner
DP 00 01 or DP 00 02

Section C.1. Premium is replaced by the following:

C. Premium:

1. Fire, E.C., Broad and Special Forms
 - a. Calculate the premium using Coverage A rates and rating structures.
 - b. All credits and charges applying to Coverage A will also apply.
 - c. If DP 04 71 is endorsed on to the policy, calculate the premium as instructed above and add the additional rate per \$1,000 shown on the state rate page.

Rule 509. is replaced by the following:

**506. LOSS ASSESSMENT PROPERTY COVERAGE CO-OP OR CONDO UNIT-OWNER OR TENANT
- DP 00 01, DP 00 02 OR DP 00 03 DWELLING BUILDING OWNER - ALL FORMS**

- A. Coverage for property loss assessment, for which the insured may be liable, is automatically provided by endorsement in the amount of \$10,000.

Policies issued prior to this change that included limits higher than \$10,000 may retain higher limits for an additional premium.

Coverage is provided for all insured perils.

Note: When coverage is desired for the peril of Earthquake, refer to Rule 509. C. in the General Rules for policy writing and rating instructions.

- B. Coverage may be written without Coverage A, B, C, D or E.
1. Use Endorsement DP 04 LA Loss Assessment Property Coverage.
 2. V. &M.M. (DP 00 01)

Refer to the Optional Coverage rate pages rule 302. - V. &M.M.

509. EARTHQUAKE COVERAGE

Coding Note: Code as separate Earthquake record by Subline Code 60 (460 if 150 character format).

- A. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire.

Use Endorsement DP 04 EQ Earthquake Coverage.

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DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

509. EARTHQUAKE COVERAGE (Cont'd)

B. When a policy is written to cover only the peril of Earthquake:

1. Use Form DP 00 01 (Actual Cash Value Loss Settlement) or DP 00 02 (Replacement Cost Coverage);
2. Refer to company for Endorsements; and
3. Multiply the rates in this rule by a factor of 1.10

C. Loss Assessment Coverage

When the policy is extended to cover loss assessment resulting from loss by this peril, the limit of liability shall be based on the insured's proportionate interest in total value of all collectively owned buildings and structures of the corporation or association of property owners. Refer to company for rates.

Use Endorsement DP 04 68 Loss Assessment Coverage for Earthquake.

D. Deductible

A base deductible of 10% applies. The deductible will be a percentage of Coverage A, Coverage B, or Coverage C, whichever is higher.

The deductible percentage may be increased for a premium credit.

E. Premium for Base Deductible

Develop the premium as follows:

1. From the state rate pages:
 - a. Determine the Earthquake Zone
 - b. Determine if Rate Table A, and/or B applies
 - c. Select the rate according to construction from the Rate Table;
and
2. Multiply the rate determined above by the amounts of insurance for:
 - a. Coverages A, B, C, D, & E
 - b. Improvements, Alterations and Additions - Increased Limits
 - c. Other Building Coverage options
 - d. Other Personal Property Coverage

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509. EARTHQUAKE COVERAGE (Cont'd)

F. Premium for Higher Deductible

Multiply the base premium as determined above by the appropriate factor below:

Deductible Percentage	Frame & Superior	Factor	
		Masonry	
15%	.88	.94	
20%	.75	.88	
25%	.63	.83	

ADDITIONAL RULE

Restriction of Individual Policies

If a Fire Policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the Company.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 08/01/2008

Comments:

Please refer to General Description and Rate/Rule Filing Schedule for complete details.

Satisfied -Name: Letter of Authorization **Review Status:** Filed 08/01/2008

Comments:

Attachment:

Letter of Authorization 2008.pdf



9800 Fredericksburg Road
San Antonio, Texas 78288

March 10, 2008

Re: United Services Automobile Association (USAA), NAIC CoCode: 25941
USAA Casualty Insurance Company (USAA-CIC), NAIC CoCode: 25968
USAA General Indemnity Company (USAA-GIC), NAIC CoCode: 18600
Garrison Property & Casualty Insurance Company (GAR), NAIC CoCode: 21253
USAA County Mutual Insurance Company, NAIC CoCode: 10078
USAA Texas Lloyds Company, NAIC CoCode: 11120
USAA Life Insurance Company of New York, NAIC CoCode: 60228
USAA Direct Life Insurance Company, NAIC CoCode: 72613
USAA Life Insurance Company, NAIC CoCode 69663

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of the above listed companies. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in cursive script that reads "Layne C. Roetzel".

Layne C Roetzel, Assistant Vice President
USAA
9800 Fredericksburg Road
San Antonio, TX 78288
Phone: (210) 498-6729
Fax: (210) 498-0083
Email: layne.roetzel@usaa.com